



U.S. Representative

ABIGAIL SPANBERGER

Proudly Serving Virginia's 7th District



Economic and Workforce Development & Small Business Assistance Grant & Loan Resource Guide

Updated as of July 20, 2021

Washington, DC Office

1431 Longworth HOB
Washington, DC 20515
Phone: (202) 225-2815

Glen Allen Office

4201 Dominion Blvd
Suite 110
Glen Allen, VA 23060
Phone: (804) 401-4110

Spotsylvania Office

9104 Courthouse Rd
Room 249
Spotsylvania, VA 22553
Phone: (540) 321-6130

About This Guide

This **Economic and Workforce Development & Small Business Assistance Grant & Loan Resource Guide** is intended to be used in conjunction with our more general **Grant Resource Guide**, which contains information about identifying and applying for federal grants.

Each year, 26 federal agencies award federal grants to support community initiatives, research, infrastructure programs, and public interest projects, all relevant to the work and/or goals of that agency. Grants are awarded on a competitive basis or distributed under a formula. The majority of federal grant recipients are state and local government agencies who then distribute funds to smaller entities.

The **Grant Resource Guide** includes the following topic areas:

- What is a Federal Grant?
- Finding Grant Opportunities
- Determining Eligibility
- Applying for Grants
- Awarding Grants: The Process
- Additional Resources
- Letter of Support

This **Economic and Workforce Development & Small Business Assistance Grant & Loan Resource Guide** provides information about federal agencies which offer grants and loans in this field, as well as examples of grants and loans currently offered.

For more information about the grant process, to discuss a letter of support, or for any other questions, please contact Shawn Meredith at Shawn.Meredith@mail.house.gov

Please note: Funding information and application deadlines are subject to change. Potential applicants should regularly check grants.gov and the funding agency's grants webpage for the most up-to-date information.

Federal Agencies and Available Grants

U.S. Department of Agriculture (USDA)

USDA utilizes science and public policy to improve economic opportunity in rural areas, promote agricultural production, and preserve natural resources. The Department offers an array of funding avenues.

For more information about USDA grants and programs, please visit the USDA page on [grants.gov](https://www.usda.gov/grants) or [usda.gov/topics/farming/grants-and-loans](https://www.usda.gov/topics/farming/grants-and-loans)

Rural Innovation Stronger Economy Grant Program

Current Grants.gov close date: August 2, 2021

The primary objective of the RISE program is to support jobs accelerator partnerships to improve the ability of distressed rural and energy communities to create high wage jobs, accelerate the formation of new businesses, and help rural communities identify and maximize local assets.

Please click [here](#) for more information

Rural Energy for America Program (REAP) - Renewable Energy Systems and Energy Efficiency Improvements

Current Grant.gov close date: September 30, 2021

The REAP will provide funds to agricultural producers and rural small businesses to install renewable energy systems and energy efficiency improvements. The Rural Energy for America Program is designed to help agricultural producers and rural small businesses reduce energy costs and consumption and help meet the nations critical energy needs. The grants are awarded on a competitive basis.

Please click [here](#) for more information

Rural Economic Development Loan & Grant Program

Applications accepted year-round

The Rural Economic Development Loan and Grant program provides funding for rural projects through local utility organizations. USDA provides zero-interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility then is responsible for repayment to USDA. USDA provides grants to local utility organizations which use the funding to establish Revolving Loan Funds (RLF). Loans are made from the revolving loan funds to projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to USDA.

Please click [here](#) for more information

U.S. Department of Commerce (DOC)

With a wide range of responsibilities in the areas of trade, economic development, technology, entrepreneurship and business development, environmental stewardship, and statistical research and analysis, DOC promotes job creation, economic growth, sustainable development and improved standards of living for all Americans by working in partnership with businesses, universities, communities and the nation's workers.

For more information about DOC grants and programs, please visit the DOC page on [grants.gov](https://www.grants.gov) or [commerce.gov/work-with-us/grants-and-contract-opportunities](https://www.commerce.gov/work-with-us/grants-and-contract-opportunities)

Manufacturing USA Technology Roadmap (MfgTech) Grant Program

Current Grant.gov close date: August 17, 2021

The MfgTech program is seeking applications from eligible applicants to develop technology roadmaps for promising advanced manufacturing clusters. These grants will establish new or strengthen existing industry-driven consortia that address high-priority research challenges to grow advanced manufacturing in the United States. The emphasis of this NOFO is on technology roadmapping in areas of critical interest to the nation, including technology areas appropriate for potential future Manufacturing USA institutes

Please click [here](#) for more information

Economic Development Administration (EDA) Public Works and Economic Adjustment Assistance (EAA) Programs including CARES Act Funding

EDA solicits applications from applicants in rural and urban areas to provide investments that support construction, non-construction, technical assistance, and revolving loan fund projects under EDA's Public Works and EAA programs. Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance economic prosperity in distressed communities. EDA provides strategic investments on a competitive- merit-basis to support economic development, foster job creation, and attract private investment in economically distressed areas of the United States. If you are interested in applying for a project of national impact/scope under the CARES Act; please inquire at RNTA@eda.gov.

Due to the level of interest in EDA's CARES Act Recovery Assistance, there has been an unusually high volume of applications received. Prospective applicants are strongly encouraged to contact their applicable EDA Regional Office representatives to discuss their needs and availability of funds. Prospective applicants can find current contact information for EDA Regional Office staff at eda.gov/contact/

Please click [here](#) for more information

Minority Business Development Agency (MBDA)

MBDA is an agency of DOC that promotes the growth of minority-owned businesses through the mobilization and advancement of public and private sector programs, policy, and research. The MBDA works throughout the nation to link minority-owned businesses with the capital, contracts, and markets they need to grow. It advocates and promotes minority-owned business with elected officials, policy makers, and business leaders. Serving as subject matter experts and advocates for the minority business community, the MBDA conducts high quality research and cultivate domestic and international relationships. Minority-owned firms seeking to penetrate new markets — domestic & global — and growing in size and scale, can access business experts at a MBDA Business Center. Whether it's securing capital, competing for a contract, identifying a strategic partner or becoming export-ready, your success is our priority. The Centers are located in areas with the largest concentration of minority populations and the largest number of minority businesses.

Please click [here](#) for more information

Economic Development RNTA

EDA provides strategic investments on a competitive merit basis to support economic development, foster job creation, and attract private investment in economically distressed areas of the United States. Under this NOFO, EDA solicits applications from applicants in order to provide investments that support research and technical assistance projects under EDA's R&E and NTA programs. Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance economic prosperity in distressed communities.

Please click [here](#) for more information

U.S. Department of Labor (DOL)

DOL's stated mission is to foster, promote, and develop the welfare of the wage earners, job seekers, and retirees of the United States; improve working conditions; advance opportunities for profitable employment; and assure work-related benefits and rights. Through funding opportunities, the Employment and Training Administration (ETA) administers federal government job training and worker dislocation programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems

For more information about DOL grants and programs, please visit the DOL page on [grants.gov](https://www.dhs.gov/grants.gov) or dol.gov/agencies/eta/grants

CAREER (Comprehensive and Accessible Reemployment through Equitable Employment Recovery) National Dislocated Worker Grants (DWG)

Current Grants.gov close date: August 31, 2021

The CAREER DWG initiative will enable successful applicants to address and recover from the unprecedented unemployment and economic impacts of the COVID-19 pandemic. Funds for

these DWGs will support and enhance comprehensive employment services, and for supporting digitalization of services to unemployed jobseekers as well as the data systems necessary to connect the unemployed to reemployment. The goal of the CAREER DWG is to help reemploy dislocated workers most affected by the economic and employment fallout from the COVID-19 pandemic, in particular those from historically-marginalized communities or groups, and those who have been unemployed for an extended period of time or who have exhausted UI or other Pandemic Unemployment Insurance programs.

Please click [here](#) for more information

Stand Down (SD) Grants

Current Grants.gov close date: December 31, 2021

A Stand Down is a non-competitive grant that is awarded to organizations to provide basic services to homeless veterans such as showers, haircuts, attention to health concerns, and other collaborative services to give participants a greater sense of self and an opportunity to improve their chances of securing and maintaining employment. Veterans experiencing homelessness do not always have access to basic hygiene supplies that are necessary to maintain their health and appearance. Also, the lack of shelter limits their ability to prepare for and present themselves at job interviews or be contacted for follow-up. These grants funds must be used to enhance employment and training opportunities or to promote the self-sufficiency of homeless veterans through paid work.

Please click [here](#) for more information

Disaster Recovery National Dislocated Worker Grants to Address the Opioid Crisis

Current Grant.gov close date: January 1, 2024

The purpose of these grants is to enable eligible applicants to create disaster-relief employment to alleviate the effects of the opioid crisis in affected communities, as well as to provide employment and training activities, including supportive services, to address economic and workforce impacts related to widespread opioid use, addiction, and overdose.

Please click [here](#) for more information

National Dislocated Worker Grants (DWGs)

Applications accepted on rolling basis

DWGs are discretionary grants awarded to provide employment-related services for dislocated workers. The Department funds two types of DWGs:

- Disaster Recovery DWGs provide funding to create temporary employment opportunities to assist with clean-up and recovery efforts when an area impacted by an emergency or major disaster is declared eligible for public assistance by the Federal Emergency Management Agency (FEMA), or is declared, or otherwise recognized, as an emergency or disaster of national significance by a Federal agency with authority or jurisdiction over Federal response to the disaster or emergency.

- Employment Recovery DWGs temporarily expand capacity to serve dislocated workers and to meet the increased demand for employment and training services following a qualifying event. Qualifying events include major economic dislocations, such as plant closures, mass layoffs, or higher-than-average demand for employment and training activities for dislocated members of the Armed Forces and their spouses.

Please click [here](#) for more information

National Science Foundation (NSF)

NSF funds research and education in most fields of science and engineering. It does this through grants, and cooperative agreements to more than 2,000 colleges, universities, K-12 school systems, businesses, informal science organizations and other research organizations throughout the United States. The Foundation accounts for about one-fourth of federal support to academic institutions for basic research.

For information about NSF grants, please visit the NSF page on grants.gov or nsf.gov/funding/aboutfunding.jsp

National Science Foundation Research Traineeship (NRT) Program

Current Grants.gov close date: September 6, 2021

The NRT program seeks proposals that explore ways for graduate students in research-based master's and doctoral degree programs to develop the skills, knowledge, and competencies needed to pursue a range of STEM careers. The program is dedicated to effective training of STEM graduate students in high priority interdisciplinary or convergent research areas, through a comprehensive traineeship model that is innovative, evidence-based, and aligned with changing workforce and research needs. Proposals are requested that address any interdisciplinary or convergent research theme of national priority, as noted above. The NRT program addresses workforce development, emphasizing broad participation, and institutional capacity building needs in graduate education.

Please click [here](#) for more information

Training-based Workforce Development for Advanced Cyberinfrastructure

Current Grants.gov close date: January 19, 2022

This program seeks to prepare, nurture, and grow the national scientific research workforce for creating, utilizing, and supporting advanced cyberinfrastructure (CI) to enable and potentially transform fundamental science and engineering research and contribute to the Nation's overall economic competitiveness and security. The goals of this solicitation are to (i) ensure broad adoption of CI tools, methods, and resources by the research community in order to catalyze major research advances and to enhance researchers' abilities to lead the development of new CI; and (ii) integrate core literacy and discipline-appropriate advanced skills in advanced CI as well as computational and data-driven science and engineering into the Nation's educational

curriculum/instructional material fabric spanning undergraduate and graduate courses for advancing fundamental research.

Please click [here](#) for more information

Small Business Administration (SBA)

The SBA helps people start, build, and grow businesses. The SBA aims to protect the interests of small businesses, preserve free competitive enterprise, and maintain and strengthen the overall U.S. economy.

For more information about SBA funding programs, please visit the SBA page on grants.gov, sba.gov/funding-programs/grants, or sba.gov/covid-19-funding-sources/index.html

Community Navigator Pilot Program

Current Grants.gov close date: July 23, 2021

The SBA Office of Entrepreneurial Development's (OED) mission is to help small businesses start, grow, and compete in global markets by providing quality training, counseling, and access to resources. The Administration is committed to ensuring that the nation's small businesses receive the support they need to access federal relief programs that can help them weather the economic downturn caused by the COVID-19 pandemic. The focus of this program is to reach, and support underserved small businesses, including micro and rural businesses, with emphasis and those owned by women, veterans and socially and economically disadvantaged individuals.

Please click [here](#) for more information

Targeted Economic Injury Disaster Loans (EIDL) Advance

COVID-19 Targeted EIDL Advance was signed into law on December 27, 2020, as part of the Economic Aid to Hard-Hit Small Businesses, Non-Profits, and Venues Act. The Targeted EIDL Advance provides businesses located in low-income communities with additional funds to ensure small business continuity, adaptation, and resiliency. Advance funds of up to \$10,000 will be available to applicants located in low-income communities who previously received an EIDL Advance for less than \$10,000, or those who applied but received no funds due to lack of available program funding. Applicants do not need to take any action at this time - SBA will reach out to those who qualify.

Please click [here](#) for more information

COVID-19 Economic Injury Disaster Loans (EIDL)

In response to the Coronavirus (COVID-19) pandemic, small business owners, including agricultural businesses, and nonprofit organizations in all U.S. states, Washington D.C., and territories can apply for an EIDL. The EIDL program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19.

Please click [here](#) for more information

Paycheck Protection Program (PPP)

An SBA-backed loan, PPP) provides loans to help businesses keep their workforce employed during the COVID-19 crisis. If your business has not received a PPP loan before, First Draw PPP Loans may be available to you. Additionally, if you have previously received a PPP loan, certain businesses are eligible for a Second Draw PPP Loan. Furthermore, borrowers may be eligible for PPP loan forgiveness.

Please click [here](#) for more information

Restaurant Revitalization Fund (RRF)

The American Rescue Plan Act established the RRF to provide funding to help restaurants and other eligible businesses keep their doors open. This program will provide restaurants with funding equal to their pandemic-related revenue loss up to \$10 million per business and no more than \$5 million per physical location. Recipients are not required to repay the funding as long as funds are used for eligible uses no later than March 11, 2023. Much like the Paycheck Protection Program (PPP), RRF funds can be used to cover payroll costs, utilities, rent, business supplies, and additional expenses.

Please click [here](#) for more information

Shuttered Venue Operators (SVO) Grant

The SVO Grant program was established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, signed into law on December 27, 2020. The program includes \$15 billion in grants to shuttered venues, to be administered by the SBA's Office of Disaster Assistance. Eligible entities will include:

- Live venue operators or promoters
- Theatrical producers
- Live performing arts organization operators
- Relevant museum operators, zoos and aquariums who meet specific criteria
- Motion picture theater operators
- Talent representatives, and
- Each business owned by an eligible entity that also meets the eligibility requirements

Please click [here](#) for more information

Recovery Hub

Businesses are encouraged to visit the agency's Recovery Hub to learn more about how the SBA partners with other agencies and organizations to assist underserved communities, such as women-owned businesses, veteran-owned businesses, Black-owned businesses, Native American-owned businesses, people with disabilities, and rural businesses recover from the economic impacts of pandemics and other disasters. Furthermore, SBA supports efforts to promote and encourage the creation of new minority-owned small businesses, including training, technical assistance, and educational programs through the Federal Deposit Insurance Corporation's Minority Depository Institutions Program. SBA also encourage business owners to learn more about the U.S. Department of the Treasury's Community Development Financial

Institutions Fund, which serves financial institutions that take a market-based approach to supporting economically disadvantaged communities.

Please click [here](#), [here](#), and [here](#) for more information

Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR)

If your small business is engaged in scientific research and development, you may qualify for federal grants under the SBIR and the STTR programs. These programs encourage small firms to undertake scientific research that helps meet federal research and development objectives and have high potential for commercialization if successful.

The SBIR and STTR programs are highly competitive and encourage domestic small businesses to engage in Federal Research/Research and Development (R/R&D) with the potential for commercialization. Through a competitive awards-based program, SBIR and STTR enable small businesses to explore their technological potential and provide the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated, and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

Central to the STTR program is the partnership between small businesses and nonprofit research institutions. The STTR program requires the small business to formally collaborate with a research institution in Phase I and Phase II. STTR's most important role is to bridge the gap between performance of basic science and commercialization of resulting innovations.

Please click [here](#) and [here](#) for more information

Other SBA Loan Programs

- **7(a) loans** offer amounts up to \$5,000,000. The uses of proceeds include: working capital; expansion/renovation; new construction; purchase of land or buildings; purchase of equipment, fixtures; lease-hold improvements; refinancing debt for compelling reasons; seasonal line of credit; inventory; or starting a business.
- **Express loans** offer up to \$350,000 for no more than seven years with an option to revolve. There is a turnaround time of 36 hours for approval or denial of a completed application. The uses of proceeds are the same as the standard 7(a) loan.
- **Community Advantage loans** allow mission-based lenders to assist small businesses in underserved markets with a maximum loan size of \$250,000. The uses of proceeds are the same as the standard 7(a) loan.
- **504 loans** are designed to foster economic development and job creation and/or retention. The eligible use of proceeds is limited to the acquisition or eligible refinance of fixed assets.
- **Microloans** are made through nonprofit lending organizations to underserved markets. Authorized use of loan proceeds includes working capital, supplies, machinery and

equipment, and fixtures (does not include real estate). The maximum loan amount is \$50,000 with the average loan size of \$14,000.

Please click [here](#) for more information

SCORE – Greater Richmond

A volunteer, non-profit organization, and resource partner of SBA, SCORE'S mission is to foster a vibrant small business community in the Greater Richmond area through mentoring and education. SCORE provides individual free and confidential business mentoring and low-cost workshops tailored to meet the needs of small business to achieve and sustain profitability and growth.

Please click [here](#) for more information

Additional Resources

Grants.gov Questions?

Contact the Grants.gov Support Center at 1-800-518-4726 (TTY: 301-240-6310), via [email](#), or visit the [Grants.gov](#) website.

Beta.SAM

beta.SAM has replaced the Catalog of Federal Domestic Assistance (CDFA). It lists all federal grant opportunities and breaks them down by agency and identifier numbers. Like Grants.gov, you can view both ongoing and past grants. You cannot apply for federal grants via beta.SAM; the only place to apply for federal grants is Grants.gov

For more information, please visit: [beta.sam.gov/](#)

Congressional Research Service (CRS)

CRS contains guides to help grant applicants understand and complete their applications. These guides include:

- How to Develop and Write a Grant Proposal
- Resources for Grantseekers
- Federal Grants-in-Aid Administration: A Primer
- Community Development Block Grants and Related Programs: A Primer

For more information, please visit: [crs.gov/](#)

A-Z Index of U.S. Departments and Agencies

To better develop a grant proposal, search a department or agency's Home Page to learn more about its programs and objectives.

For more information, please visit: [usa.gov/federal-agencies/a](#)

Government Benefits, Grants, and Loans

Includes contracting with the U.S. government, international trade and exporting, and small

business. See also financial assistance links at the Small Business Administration website:
sba.gov/funding-programs/grants

For more information, please visit: usa.gov/benefits-grants-loans

Student Aid (via Dept. of Education)

Information on funding education beyond high school, including grants, loans, and work-study assistance to qualified students.

For more information, please visit: studentaid.ed.gov/sa/

Benefits.gov (via Dept. of Labor)

Includes information on over 1,000 government assistance programs, and how to apply. Covers direct payment, loan, insurance, training, or other services.

For more information, please visit: benefits.gov/

FTC Consumer Alert (via Federal Trade Commission)

The FTC Consumer Alert warns consumers to beware of paying "processing fees" for information that is available free to the public. Ads claiming federal grants are available for home repairs, home business, unpaid bills, or other personal expenses are often a scam.

For more information, please visit: ftc.gov/bcp/edu/pubs/consumer/alerts/alt134.shtm

OMB Grants Management Web Site (via Office of Management and Budget)

OMB establishes government-wide grants management policies and guidelines through circulars and common rules. OMB Circulars are cited in *Catalog* program descriptions and may be printed out full text.

For more information, please visit: whitehouse.gov/omb/information-for-agencies/circulars/

Representative Spanberger's Office

If your organization needs our office's assistance or would like to request a letter of support for your grant proposal, please contact our Grants Coordinator, Shawn Meredith, at shawn.meredith@mail.house.gov.